

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	Josef Laumen et al.
Serial No.:	10/529,031
Date Filed:	October 24, 2005
Group Art Unit:	2617
Confirmation No.:	9038
Examiner:	Brooks, Shannon
Title:	<b>METHOD FOR PROVIDING PAYING SERVICES, USER IDENTIFICATION DEVICE, AND DEVICE FOR PROVIDING SAID SERVICES</b>

**MAIL STOP – AF**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**RESPONSE TO FINAL OFFICE ACTION**

In response to the Final Office Action mailed October 9, 2009, Applicants respectfully submit the following amendments set forth below and request favorable action thereon.

**Amendments to Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.